

# **RHB Bank Berhad**

## **Basel II Pillar 3 Quantitative Disclosures**

**30 June 2012**

**Statement by Managing Director**

In accordance with the requirements of Bank Negara Malaysia's Guideline on 'Risk-Weighted Capital Adequacy Framework ('Basel II') – Disclosure Requirements ('Pillar 3'), and on behalf of the Board and Senior Management of RHB Bank Berhad, I am pleased to provide an attestation that the Basel II Pillar 3 Quantitative Disclosures of RHB Bank Berhad as at 30 June 2012 are accurate and complete.

**JOHARI ABDUL MUID**  
Managing Director

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## 1.0 INTRODUCTION

This document discloses RHB Bank Berhad's quantitative disclosure in accordance with the disclosure requirements as outlined in the Risk-Weighted Capital Adequacy Framework ('Basel II') – Disclosure Requirements ('Pillar 3') issued by Bank Negara Malaysia ('BNM').

This document covers only quantitative information as at 30 June 2012 with comparative quantitative information of the preceding financial year as at 31 December 2011. This disclosure report has been verified and approved internally in line with the RHB Banking Group Pillar 3 Disclosure Policy.

RHB Bank Group's Pillar 3 disclosure report will be made available under the Investor Relations section of the Group's website at [www.rhb.com.my](http://www.rhb.com.my) and as a separate report in the half-yearly condensed financial statements, after the notes to the financial statements.

## 2.0 SCOPE OF APPLICATION

In this Pillar 3 document, RHB Bank Berhad's information is presented on a consolidated basis, namely RHB Bank Berhad, overseas operations (Singapore, Brunei and Thailand) and its subsidiaries, and is referred to as the 'RHB Bank Group' or 'the Group'.

The Group's capital requirements are generally based on the principles of consolidation adopted in the preparation of its financial statements, except where the types of investments to be deducted from eligible capital are required under BNM's Guideline on 'Risk-Weighted Capital Adequacy Framework (General Requirements and Capital Components)' Part B Paragraph 4.

The Group offers Islamic banking financial services via the Bank's wholly-owned subsidiary company, RHB Islamic Bank Berhad ('RHB Islamic Bank').

The transfer of funds or regulatory capital within the Group is subject to shareholders' and regulatory approval.

**Table 1: Capital Adequacy Ratios**

	RHB Bank Group		RHB Bank		RHB Islamic Bank	
	30 June 2012	31 Dec 2011	30 June 2012	31 Dec 2011	30 June 2012	31 Dec 2011
<b>Before proposed final dividends</b>						
Core capital ratio	11.59%	11.89%	12.31%	12.76%	12.26%	12.65%
Risk-weighted capital ratio	16.10%	16.20%	16.19%	16.27%	13.18%	13.95%
<b>After proposed final dividends</b>						
Core capital ratio	11.41%	11.46%	12.11%	12.28%	12.26%	12.65%
Risk-weighted capital ratio	15.91%	15.78%	15.98%	15.79%	13.18%	13.95%

**Table 2: Risk-Weighted Assets ('RWA') by Risk Types**

	RHB Bank Group (RM'000)		RHB Bank (RM'000)		RHB Islamic Bank (RM'000)	
	30 June 2012	31 Dec 2011	30 June 2012	31 Dec 2011	30 June 2012	31 Dec 2011
Credit RWA	82,413,971	72,979,111	72,822,190	64,345,943	10,674,644	9,226,699
Market RWA	1,962,664	2,478,476	1,875,014	1,884,914	124,472	565,103
Operational RWA	7,816,048	7,585,528	7,136,506	6,939,645	651,718	608,028
<b>Total</b>	<b>92,192,683</b>	<b>83,043,115</b>	<b>81,833,710</b>	<b>73,170,502</b>	<b>11,450,834</b>	<b>10,399,830</b>

**Table 3: Risk-Weighted Assets by Risk Types and Minimum Capital Requirements**

Risk Types	RHB Bank Group (RM'000)		RHB Bank Group (RM'000)	
	RWA		Capital Requirement	
	30 June 2012	31 Dec 2011	30 June 2012	31 Dec 2011
<b>Credit Risk, of which</b>	82,413,971	72,979,111	6,593,118	5,838,329
<i>Under F-IRB</i>	32,927,865	25,237,837	2,634,229	2,019,027
<i>Under A-IRB</i>	16,318,809	16,466,926	1,305,505	1,317,354
<i>Under Standardised Approach</i>	33,167,297	31,274,348	2,653,384	2,501,948
<b>Market Risk</b>				
<i>Under Standardised Approach</i>	1,962,664	2,478,476	157,013	198,278
<b>Operational Risk</b>				
<i>Under Basic Indicator Approach</i>	7,816,048	7,585,528	625,284	606,842
<b>Total</b>	<b>92,192,683</b>	<b>83,043,115</b>	<b>7,375,415</b>	<b>6,643,449</b>

**Table 4: Capital Structure**

	RHB Bank Group (RM'000)		RHB Bank (RM'000)	
	30 June 2012	31 Dec 2011	30 June 2012	31 Dec 2011
<b>Tier I Capital</b>				
Paid-up ordinary share capital	3,318,085	3,318,085	3,318,085	3,318,085
Hybrid Tier I Capital Securities	597,606	597,475	597,606	597,475
Share premium	8,563	8,563	8,563	8,563
Retained profits	4,231,315	3,736,207	3,797,832	3,338,769
Other reserves	3,552,499	3,297,296	3,270,925	3,042,860
<b>Total Tier I Capital</b>	<b>11,708,068</b>	<b>10,957,626</b>	<b>10,993,011</b>	<b>10,305,752</b>
<b>Less:</b>				
Goodwill	(1,004,017)	(1,004,017)	(905,519)	(905,519)
Net deferred tax assets	(18,571)	(79,578)	(10,535)	(62,951)
<b>Eligible Tier I Capital</b>	<b>10,685,480</b>	<b>9,874,031</b>	<b>10,076,957</b>	<b>9,337,282</b>
<b>Tier II Capital</b>				
Subordinated obligations	3,997,842	3,250,000	3,997,842	3,250,000
Collective impairment allowance	457,119	521,185	291,277	376,254
<b>Total Tier II Capital</b>	<b>4,454,961</b>	<b>3,771,185</b>	<b>4,289,119</b>	<b>3,626,254</b>
<b>Less:</b>				
Excess of total Expected Loss over total Eligible Provision under the IRB approach	(298,224)	(184,551)	(241,530)	(178,986)
Other deduction	(3,187)	(3,811)	(3,142)	(3,787)
Investment in subsidiary companies	-	-	(872,656)	(872,656)
<b>Eligible Tier II Capital</b>	<b>4,153,550</b>	<b>3,582,823</b>	<b>3,171,791</b>	<b>2,570,825</b>
<b>Capital Base</b>	<b>14,839,030</b>	<b>13,456,854</b>	<b>13,248,748</b>	<b>11,908,107</b>

**Table 5a: Exposures under the IRB Approach by PD Band, Exposure Weighted Average LGD and Exposure Weighted Average Risk-Weight as at 30 June 2012**

PD Range (%)	EAD (RM'000)	Exposure Weighted Average LGD (%)	Exposure Weighted Average Risk-Weight (%)	Undrawn Commitments (RM'000)
<b>Non-Retail Exposures</b>				
<b>Corporate Exposures (excluding exposures with firm-size adjustments)</b>				
0 to 0.22	13,947,682	43.62	40.98	4,013,024
>0.22 to 1.65	13,166,795	42.87	62.09	6,002,821
>1.65 to 5.57	4,884,852	41.89	113.79	1,652,177
>5.57 to 20	2,232,036	42.44	139.46	598,364
>20 to <100	337,300	43.47	209.47	48,935
Default or 100	838,441	44.11	163.47	-
<b>Total Corporate Exposures (excluding exposures with firm-size adjustments)</b>	<b>35,407,106</b>			<b>12,315,321</b>
<b>Corporate Exposures (with firm-size adjustments)</b>				
0 to 0.22	475,289	36.24	31.61	193,753
>0.22 to 1.65	2,246,196	40.16	51.55	1,069,043
>1.65 to 5.57	2,997,369	38.19	73.45	1,147,470
>5.57 to 20	1,934,250	38.93	106.69	410,785
>20 to <100	221,610	40.25	161.88	49,831
Default or 100	491,874	43.10	61.58	-
<b>Total Corporate Exposures (with firm-size adjustments)</b>	<b>8,366,588</b>			<b>2,870,882</b>
<b>Total Non-Retail Exposures</b>	<b>43,773,694</b>			<b>15,186,203</b>
<b>Retail Exposures</b>				
<b>Residential Mortgages</b>				
0 to 2.48	8,232,961	20.43	25.35	1,043,465
>2.48 to 8.35	5,838,861	15.24	50.16	852,426
>8.35 to 24.63	2,168,183	15.86	77.77	171,560
>24.63 to <100	596,252	15.34	81.50	3,928
Default or 100	920,474	39.40	31.09	-
<b>Total Residential Mortgages Exposures</b>	<b>17,756,731</b>			<b>2,071,379</b>
<b>Qualifying Revolving Retail Exposures</b>				
0 to 3.71	1,910,200	63.93	63.20	-
>3.71 to <100	76,040	19.85	30.62	-
Default or 100	28,681	62.54	267.69	-
<b>Total Qualifying Revolving Retail Exposures</b>	<b>2,014,921</b>			<b>-</b>
<b>Hire Purchase Exposures</b>				
0 to 3.71	3,785,014	32.04	35.20	-
>3.71 to 10.95	1,353,908	32.14	47.73	-
>10.95 to 18.79	751,636	33.74	64.68	-
>18.79 to <100	439,016	33.82	81.75	-
Default or 100	138,796	64.63	33.73	-
<b>Total Hire Purchase Exposures</b>	<b>6,468,370</b>			<b>-</b>
<b>Other Retail Exposures</b>				
0 to 3.71	4,255,340	40.66	83.73	2,761,736
>3.71 to 8.35	170,717	33.92	49.94	219,509
>8.35 to 20	29,045	39.73	57.97	38,727
>20.00 to <100	18,738	34.62	79.56	24,861
Default or 100	110,181	32.15	224.53	-
<b>Total Other Retail Exposures</b>	<b>4,584,021</b>			<b>3,044,833</b>
<b>Total Retail Exposures</b>	<b>30,824,043</b>			<b>5,116,212</b>
<b>Total Non-Retail &amp; Retail Exposures under IRB Approach</b>	<b>74,597,737</b>			<b>20,302,415</b>

**Table 5b: Exposures under the IRB Approach by PD Band, Exposure Weighted Average LGD and Exposure Weighted Average Risk-Weight as at 31 December 2011**

PD Range (%)	EAD (RM'000)	Exposure Weighted Average LGD (%)	Exposure Weighted Average Risk-Weight (%)	Undrawn Commitments (RM'000)
<b>Non-Retail Exposures</b>				
<b>Corporate Exposures (excluding exposures with firm-size adjustments)</b>				
0 to 0.22	9,770,309	42.34	41.03	3,829,246
>0.22 to 1.65	8,249,552	43.48	62.51	5,027,609
>1.65 to 5.57	3,565,067	42.65	110.39	1,898,412
>5.57 to 20	2,086,199	43.59	144.80	680,368
>20 to <100	350,685	43.31	211.90	95,757
Default or 100	1,029,559	44.21	186.82	-
<b>Total Corporate Exposures (excluding exposures with firm-size adjustments)</b>	<b>25,051,371</b>			<b>11,531,392</b>
<b>Corporate Exposures (with firm-size adjustments)</b>				
0 to 0.22	279,588	37.33	28.28	166,647
>0.22 to 1.65	1,471,223	40.14	48.66	944,776
>1.65 to 5.57	2,355,332	38.40	70.06	1,234,913
>5.57 to 20	1,559,587	39.22	104.74	418,930
>20 to <100	234,239	40.52	162.45	38,630
Default or 100	499,187	42.75	104.21	-
<b>Total Corporate Exposures (with firm-size adjustments)</b>	<b>6,399,156</b>			<b>2,803,896</b>
<b>Total Non-Retail Exposures</b>	<b>31,450,527</b>			<b>14,335,288</b>
<b>Retail Exposures</b>				
<b>Residential Mortgages</b>				
0 to 2.48	7,749,508	19.92	25.10	994,966
>2.48 to 8.35	5,584,206	15.35	49.97	722,882
>8.35 to 24.63	2,405,615	17.16	78.08	255,093
>24.63 to <100	589,415	15.38	81.23	4,179
Default or 100	966,868	38.86	31.46	-
<b>Total Residential Mortgages Exposures</b>	<b>17,295,612</b>			<b>1,977,120</b>
<b>Qualifying Revolving Retail Exposures</b>				
0 to 3.71	1,954,117	63.93	63.20	-
>3.71 to <100	55,968	19.85	30.62	-
Default or 100	31,310	63.52	150.64	-
<b>Total Qualifying Revolving Retail Exposures</b>	<b>2,041,395</b>			<b>-</b>
<b>Hire Purchase Exposures</b>				
0 to 3.71	3,964,676	30.05	33.70	-
>3.71 to 10.95	1,807,437	30.43	46.02	-
>10.95 to 18.79	887,880	31.66	60.29	-
>18.79 to <100	520,849	32.42	78.17	-
Default or 100	162,640	61.28	34.36	-
<b>Total Hire Purchase Exposures</b>	<b>7,343,482</b>			<b>-</b>
<b>Other Retail Exposures</b>				
0 to 3.71	77,484	61.47	47.27	253,676
>3.71 to 7.30	3,814,021	31.71	86.53	2,594,787
>7.30 to 20	5,729	43.35	66.57	28,643
>20.00 to <100	4,839	43.19	99.59	24,196
Default or 100	102,780	33.47	355.39	-
<b>Total Other Retail Exposures</b>	<b>4,004,853</b>			<b>2,901,302</b>
<b>Total Retail Exposures</b>	<b>30,685,342</b>			<b>4,878,422</b>
<b>Total Non-Retail &amp; Retail Exposures under IRB Approach</b>	<b>62,135,869</b>			<b>19,213,710</b>

**Table 6a: Exposures under the A-IRB Approach by EL Range and Exposure Weighted Average Risk-Weight as at 30 June 2012**

EL Range (%)	EAD (RM'000)	Exposure Weighted Average Risk- Weight (%)	Undrawn Commitments RM('000)
<b>Retail Exposures</b>			
<b>Residential Mortgages</b>			
0 to 0.5	10,055,548	26.84	1,033,825
>0.5 to 1.5	4,066,755	56.80	807,189
>1.5 to 2.5	2,025,163	77.49	160,454
>2.5 to 3.5	84,204	96.37	30,753
>3.5 to 30.0	1,184,301	57.32	39,158
>30.0 to <100	340,760	39.98	-
100	-	-	-
<b>Total Residential Mortgages Exposures</b>	<b>17,756,731</b>		<b>2,071,379</b>
<b>Qualifying Revolving Retail Exposures</b>			
0 to 0.5	-	-	-
>0.5 to 1.5	76,040	30.62	-
>1.5 to 2.5	1,910,200	63.20	-
>2.5 to 3.5	-	-	-
>3.5 to 30.0	798	37.40	-
>30.0 to <100	27,883	274.28	-
100	-	-	-
<b>Total Qualifying Revolving Retail Exposures</b>	<b>2,014,921</b>		<b>-</b>
<b>Hire Purchase Exposures</b>			
0 to 0.5	1,829,407	27.09	-
>0.5 to 1.5	1,948,812	42.61	-
>1.5 to 2.5	397,692	38.00	-
>2.5 to 3.5	950,975	51.68	-
>3.5 to 30.0	1,202,687	71.09	-
>30.0 to <100	136,636	34.12	-
100	2,161	8.91	-
<b>Total Hire Purchase Exposures</b>	<b>6,468,370</b>		<b>-</b>
<b>Other Retail Exposures</b>			
0 to 0.5	152,121	38.60	190,887
>0.5 to 1.5	683,341	34.09	2,648,590
>1.5 to 2.5	73,305	66.11	77,154
>2.5 to 3.5	1,404,012	77.10	81,184
>3.5 to 30.0	2,178,680	108.36	47,018
>30.0 to <100	89,410	160.90	-
100	3,152	-	-
<b>Total Other Retail Exposures</b>	<b>4,584,021</b>		<b>3,044,833</b>
<b>Total Retail Exposures</b>	<b>30,824,043</b>		<b>5,116,212</b>

**Table 6b: Exposures under the A-IRB Approach by EL Range and Exposure Weighted Average Risk-Weight as at 31 December 2011**

EL Range (%)	EAD (RM'000)	Exposure Weighted Average Risk- Weight (%)	Undrawn Commitments RM('000)
<b>Retail Exposures</b>			
<b>Residential Mortgages</b>			
0 to 0.5	9,560,226	26.72	996,760
>0.5 to 1.5	3,870,943	56.78	668,927
>1.5 to 2.5	2,200,484	77.72	217,578
>2.5 to 3.5	90,943	98.64	41,473
>3.5 to 30.0	1,218,020	57.98	52,382
>30.0 to <100	354,996	38.81	-
100	-	-	-
<b>Total Residential Mortgages Exposures</b>	<b>17,295,612</b>		<b>1,977,120</b>
<b>Qualifying Revolving Retail Exposures</b>			
0 to 0.5	-	-	-
>0.5 to 1.5	57,355	49.20	-
>1.5 to 2.5	1,954,117	63.20	-
>2.5 to 3.5	-	-	-
>3.5 to 30.0	-	-	-
>30.0 to <100	29,923	120.60	-
100	-	-	-
<b>Total Qualifying Revolving Retail Exposures</b>	<b>2,041,395</b>		-
<b>Hire Purchase Exposures</b>			
0 to 0.5	2,037,483	26.25	-
>0.5 to 1.5	2,041,102	41.06	-
>1.5 to 2.5	640,580	39.15	-
>2.5 to 3.5	1,080,992	50.86	-
>3.5 to 30.0	1,380,685	67.84	-
>30.0 to <100	160,218	34.74	-
100	2,422	8.91	-
<b>Total Hire Purchase Exposures</b>	<b>7,343,482</b>		-
<b>Other Retail Exposures</b>			
0 to 0.5	41,522	109.56	176,097
>0.5 to 1.5	545,484	39.43	2,564,680
>1.5 to 2.5	35,396	187.00	52,049
>2.5 to 3.5	1,254,342	80.79	61,027
>3.5 to 30.0	2,072,193	112.17	47,449
>30.0 to <100	55,916	82.46	-
100	-	-	-
<b>Total Other Retail Exposures</b>	<b>4,004,853</b>		<b>2,901,302</b>
<b>Total Retail Exposures</b>	<b>30,685,342</b>		<b>4,878,422</b>

**Table 7: Exposures under IRB Approach by Actual Losses and Loss Rates**

Exposure Class	30 June 2012			31 Dec 2011		
	Actual Losses (RM'000)	Loss Rates (%)	EL (%)	Actual Losses (RM'000)	Loss Rates (%)	EL (%)
<b>Exposures under IRB Approach</b>						
<b>Corporates</b> , of which						
Corporate Exposures (excluding exposures with firm-size adjustments)	570,061	1.61	2.05	534,926	2.13	3.01
Corporate Exposures (with firm-size adjustments)	312,487	3.73	4.52	296,243	4.62	6.04
<b>Retail</b> , of which						
Residential Mortgages	279,540	1.57	2.20	211,002	1.21	3.15
Qualifying Revolving Retail Exposures	13,205	0.65	3.17	17,733	0.86	2.90
Qualifying Purchased Retail Receivables	-	-	-	-	-	-
Hire Purchase Exposures	49,800	0.76	3.71	52,052	0.70	5.53
Other Retail Exposures	51,658	1.12	4.70	43,413	1.08	10.67
<b>Total</b>	<b>1,276,751</b>			<b>1,155,369</b>		

Note :

1. Actual Losses in 31 December 2011 is derived from Individual Impairment Allowances plus Specific Provisions and Partial write-offs.
2. Actual Losses in 30 June 2012 is derived from Individual Impairment Allowances plus Impaired Collective Impairment Allowances and Partial Write-offs.
3. Loss rate is Actual Losses divided by EAD after CRM.
4. EL is Expected Losses divided by EAD after CRM.

**Table 8a: Summary of Credit Exposures with CRM by Asset Class and Capital Requirement (On & Off- Balance Sheet Exposures) as at 30 June 2012**

Exposure Class	Gross Exposures / EAD before CRM (RM'000)	Net Exposures / EAD after CRM (RM'000)	Risk-Weighted Assets (RM'000)	Minimum Capital Requirement at 8% (RM'000)
<b>Credit Risk</b>				
<b>Exposures under the Standardised Approach (SA)</b>				
<u>On-Balance-Sheet Exposures</u>				
<b>Sovereigns/Central Banks</b>	38,865,665	38,865,665	112,104	8,968
<b>Public Sector Entities</b>	325,107	325,107	74,134	5,931
<b>Banks, Development Financial Institutions &amp; MDBs</b>	10,689,653	10,689,653	3,241,320	259,306
<b>Insurance Cos, Securities Firms &amp; Fund Managers</b>	-	-	-	-
<b>Corporates</b>	15,080,438	14,417,987	10,595,804	847,664
<b>Regulatory Retail</b>	21,689,986	16,313,402	12,300,355	984,029
<b>Residential Mortgages</b>	1,536,155	1,527,835	534,742	42,780
<b>Higher Risk Assets</b>	-	-	-	-
<b>Other Assets</b>	2,254,593	2,254,593	1,398,094	111,847
<b>Equity Exposures</b>	340,995	340,995	342,217	27,377
<b>Defaulted Exposures</b>	763,086	741,173	764,453	61,156
<b>Total On-Balance Sheet Exposures</b>	<b>91,545,678</b>	<b>85,476,410</b>	<b>29,363,223</b>	<b>2,349,058</b>
<u>Off-Balance Sheet Exposures</u>				
<b>OTC Derivatives</b>	1,636,358	1,636,359	647,812	51,825
<b>Off balance sheet exposures other than OTC derivatives or credit derivatives</b>	4,868,568	4,388,377	3,155,738	252,459
<b>Defaulted Exposures</b>	349	349	524	42
<b>Total Off-Balance Sheet Exposures</b>	<b>6,505,275</b>	<b>6,025,085</b>	<b>3,804,074</b>	<b>304,326</b>
<b>Total On and Off-Balance Sheet Exposures under SA</b>	<b>98,050,953</b>	<b>91,501,495</b>	<b>33,167,297</b>	<b>2,653,384</b>
<b>Exposures under F-IRB Approach</b>				
<u>On-Balance Sheet Exposures</u>				
<b>Corporates, of which</b>	<b>28,701,724</b>	<b>28,701,724</b>	<b>19,843,921</b>	<b>1,587,514</b>
Corporate Exposures (excluding exposures with firm-size adjustments)	23,444,563	23,444,563	15,670,288	1,253,623
Corporate Exposures (with firm-size adjustments)	5,257,161	5,257,161	4,173,633	333,891
<b>Defaulted Exposures</b>	1,305,014	1,305,014	1,547,347	123,788
<b>Total On-Balance Sheet Exposures</b>	<b>30,006,738</b>	<b>30,006,738</b>	<b>21,391,268</b>	<b>1,711,302</b>
<u>Off-Balance Sheet Exposures</u>				
<b>Off balance sheet exposures other than OTC derivatives or credit derivatives</b>	14,207,965	14,207,965	9,546,495	763,719
<b>Defaulted Exposures</b>	25,300	25,300	126,260	10,101
<b>Total Off-Balance Sheet Exposures</b>	<b>14,233,265</b>	<b>14,233,265</b>	<b>9,672,755</b>	<b>773,820</b>
<b>Exposures under the A-IRB Approach</b>				
<u>On-Balance-Sheet Exposures</u>				
<b>Retail, of which</b>	<b>27,499,760</b>	<b>27,499,760</b>	<b>13,867,373</b>	<b>1,109,390</b>
Residential Mortgages	16,217,546	16,217,546	6,809,588	544,767
Qualifying Revolving Retail Exposures	1,473,759	1,473,759	918,929	73,514
Hire Purchase Exposures	6,329,573	6,329,573	2,823,958	225,917
Other Retail Exposures	3,478,882	3,478,882	3,314,898	265,192
<b>Defaulted Exposures</b>	1,198,132	1,198,132	657,243	52,579
<b>Total On-Balance Sheet Exposures</b>	<b>28,697,892</b>	<b>28,697,892</b>	<b>14,524,616</b>	<b>1,161,969</b>
<u>Off-Balance Sheet Exposures</u>				
<b>Off balance sheet exposures other than OTC derivatives or credit derivatives</b>	1,659,842	1,659,842	870,487	69,639
<b>Defaulted Exposures</b>	-	-	-	-
<b>Total Off-Balance Sheet Exposures</b>	<b>1,659,842</b>	<b>1,659,842</b>	<b>870,487</b>	<b>69,639</b>
<b>Total On and Off-Balance Sheet Exposures before scaling factor under the IRB Approach</b>	<b>74,597,737</b>	<b>74,597,737</b>	<b>46,459,126</b>	<b>3,716,730</b>
<b>Total On and Off-Balance Sheet Exposures after scaling factor, 1.06 under the IRB Approach</b>			<b>49,246,674</b>	<b>3,939,734</b>
<b>Total (Exempted Exposures and Exposures under the IRB Approach)</b>	<b>172,648,690</b>	<b>166,099,232</b>	<b>82,413,971</b>	<b>6,593,118</b>

Note: As at 30 June 2012, RHB Bank Group did not have any credit Risk-Weighted Assets absorbed by Profit Sharing Investment Account ('PSIA'), and exposures under securitisation. All performing corporate exposures are classified under the broad asset class category of Corporates instead of the five sub-classes of Specialised Lending.

**Table 8b: Summary of Credit Exposures with CRM by Asset Class and Capital Requirement (On and Off-Balance Sheet Exposures) as at 31 December 2011**

Exposure Class	Gross Exposures / EAD before CRM (RM'000)	Net Exposures / EAD after CRM (RM'000)	Risk-Weighted Assets (RM'000)	Minimum Capital Requirement at 8% (RM'000)
<b>Credit Risk</b>				
<b>Exposures under the Standardised Approach (SA)</b>				
<u>On-Balance-Sheet Exposures</u>				
Sovereigns/Central Banks	39,892,316	39,892,316	151,297	12,104
Public Sector Entities	263,768	263,768	61,906	4,953
Banks, Development Financial Institutions & MDBs	9,263,705	9,263,705	2,369,444	189,555
Insurance Cos, Securities Firms & Fund Managers	90	90	90	7
Corporates	14,360,205	13,835,535	10,418,182	833,454
Regulatory Retail	19,920,806	15,248,901	11,467,609	917,408
Residential Mortgages	1,520,091	1,511,085	528,880	42,311
Higher Risk Assets	-	-	-	-
Other Assets	2,912,323	2,912,323	2,059,632	164,771
Equity Exposures	339,031	339,031	339,042	27,123
Defaulted Exposures	829,654	787,333	954,034	76,323
<b>Total On-Balance Sheet Exposures</b>	<b>89,301,989</b>	<b>84,054,087</b>	<b>28,350,116</b>	<b>2,268,009</b>
<u>Off-Balance Sheet Exposures</u>				
OTC Derivatives	1,300,870	1,300,870	599,507	47,961
Off balance sheet exposures other than OTC derivatives or credit derivatives	3,661,576	3,177,674	2,324,234	185,939
Defaulted Exposures	327	327	491	39
<b>Total Off-Balance Sheet Exposures</b>	<b>4,962,773</b>	<b>4,478,871</b>	<b>2,924,232</b>	<b>233,939</b>
<b>Total On and Off-Balance Sheet Exposures under SA</b>	<b>94,264,762</b>	<b>88,532,958</b>	<b>31,274,348</b>	<b>2,501,948</b>
<b>Exposures under F-IRB Approach</b>				
<u>On-Balance Sheet Exposures</u>				
Corporates, of which	24,841,372	24,841,372	17,767,922	1,421,433
Corporate Exposures (excluding exposures with firm-size adjustments)	19,964,316	19,964,316	13,846,401	1,107,712
Corporate Exposures (with firm-size adjustments)	4,877,056	4,877,056	3,921,521	313,721
Defaulted Exposures	1,494,704	1,494,704	2,277,884	182,231
<b>Total On-Balance Sheet Exposures</b>	<b>26,336,076</b>	<b>26,336,076</b>	<b>20,045,806</b>	<b>1,603,664</b>
<u>Off-Balance Sheet Exposures</u>				
Off balance sheet exposures other than OTC derivatives or credit derivatives	5,196,379	5,196,379	3,597,639	287,811
Defaulted Exposures	34,042	34,042	165,835	13,267
<b>Total Off-Balance Sheet Exposures</b>	<b>5,230,421</b>	<b>5,230,421</b>	<b>3,763,474</b>	<b>301,078</b>
<b>Exposures under the A-IRB Approach</b>				
<u>On-Balance-Sheet Exposures</u>				
Retail, of which	27,755,691	27,755,691	13,926,910	1,114,153
Residential Mortgages	15,826,042	15,826,042	6,768,372	541,470
Qualifying Revolving Retail Exposures	1,473,727	1,473,727	923,227	73,858
Hire Purchase Exposures	7,180,842	7,180,842	3,110,713	248,857
Other Retail Exposures	3,275,080	3,275,080	3,124,598	249,968
Defaulted Exposures	1,263,598	1,263,598	772,588	61,807
<b>Total On-Balance Sheet Exposures</b>	<b>29,019,289</b>	<b>29,019,289</b>	<b>14,699,498</b>	<b>1,175,960</b>
<u>Off-Balance Sheet Exposures</u>				
Off balance sheet exposures other than OTC derivatives or credit derivatives	1,550,083	1,550,083	835,338	66,827
Defaulted Exposures	-	-	-	-
<b>Total Off-Balance Sheet Exposures</b>	<b>1,550,083</b>	<b>1,550,083</b>	<b>835,338</b>	<b>66,827</b>
<b>Total On and Off-Balance Sheet Exposures before scaling factor under the IRB Approach</b>	<b>62,135,869</b>	<b>62,135,869</b>	<b>39,344,116</b>	<b>3,147,529</b>
<b>Total On and Off-Balance Sheet Exposures after scaling factor, 1.06 under the IRB Approach</b>			<b>41,704,763</b>	<b>3,336,381</b>
<b>Total (Exempted Exposures and Exposures under the IRB Approach)</b>	<b>156,400,631</b>	<b>150,668,827</b>	<b>72,979,111</b>	<b>5,838,329</b>

Note: As at 31 December 2011, RHB Bank Group did not have any credit Risk-Weighted Assets absorbed by Profit Sharing Investment Account ('PSIA'), and exposures under securitisation.

All performing corporate exposures are classified under the broad asset class category of Corporates instead of the five sub-classes of Specialised Lending.

**Table 9a: Exposures for Off-Balance Sheet and Counterparty Credit Risk (After Credit Risk Mitigation) as at 30 June 2012**

Nature of Item	Principal/ Notional Amount (RM'000)	Positive Fair Value of Derivative Contracts (RM'000)	Credit Equivalent Amount (RM'000)	RWA (RM'000)
Direct credit substitutes	1,655,552		1,584,632	1,215,726
Transaction-related contingent items	2,102,961		1,025,721	745,184
Short-term self-liquidating trade-related contingencies	1,009,213		199,028	126,583
Assets sold with recourse	235,705		235,705	179,975
NIFs & obligations under underwriting agreement	169,000		84,500	84,500
<b>Foreign exchange related contracts</b>	<b>15,238,602</b>	<b>884,527</b>	<b>1,173,173</b>	<b>480,489</b>
1 year or less	13,388,708	337,976	492,899	234,640
Over 1 year to 5 years	1,849,894	546,551	680,274	245,849
Over 5 years	-	-	-	-
<b>Interest/profit rate related contracts</b>	<b>19,633,502</b>	<b>87,441</b>	<b>463,535</b>	<b>167,846</b>
1 year or less	6,450,252	10,173	23,827	6,889
Over 1 year to 5 years	12,147,314	50,842	349,485	128,050
Over 5 years	1,035,936	26,426	90,223	32,907
<b>Gold &amp; other precious metal contracts</b>	-	-	-	-
1 year or less	-	-	-	-
Over 1 year to 5 years	-	-	-	-
Over 5 years	-	-	-	-
OTC Derivative transactions and credit derivative contracts subject to valid bilateral netting agreements	-	-	-	-
Other commitments, such as formal standby facilities & credit lines, with original maturity of over 1 year	19,777,982		11,270,579	8,013,027
Other commitments, such as formal standby facilities & credit lines, with original maturity of up to 1 year	8,942,294		5,166,262	3,481,233
Any commitments that are unconditionally cancellable at any time by the bank without prior notice or that effectively provide for automatic cancellation due to deterioration in a borrower's creditworthiness	7,118,654		715,057	485,348
Unutilised credit card lines (under standardized approach)	-		-	-
Off-balance sheet exposures due to early amortisation provisions	-		-	-
<b>Total</b>	<b>75,883,465</b>	<b>971,968</b>	<b>21,918,192</b>	<b>14,979,911</b>

**Table 9b: Exposures for Off-Balance Sheet and Counterparty Credit Risk (After Credit Risk Mitigation) as at 31 December 2011**

Nature of Item	Principal/ Notional Amount (RM'000)	Positive Fair Value of Derivative Contracts (RM'000)	Credit Equivalent Amount (RM'000)	RWA (RM'000)
Direct credit substitutes	1,506,861		1,436,755	1,216,657
Transaction-related contingent items	2,189,069		1,070,325	870,657
Short-term self-liquidating trade-related contingencies	902,010		178,398	97,424
NIFs & obligations under underwriting agreement	208,500		104,250	104,250
<b>Foreign exchange related contracts</b>	<b>15,326,412</b>	<b>616,602</b>	<b>913,646</b>	<b>471,454</b>
1 year or less	13,558,443	223,847	377,570	175,414
Over 1 year to 5 years	1,767,969	392,755	536,076	296,040
Over 5 years	-	-	-	-
<b>Interest/profit rate related contracts</b>	<b>17,812,064</b>	<b>81,353</b>	<b>392,499</b>	<b>130,307</b>
1 year or less	4,195,536	2,572	9,651	2,812
Over 1 year to 5 years	13,016,528	57,583	321,650	110,735
Over 5 years	600,000	21,198	61,198	16,760
<b>Gold &amp; other precious metal contracts</b>	-	-	-	-
1 year or less	-	-	-	-
Over 1 year to 5 years	-	-	-	-
Over 5 years	-	-	-	-
OTC Derivative transactions and credit derivative contracts subject to valid bilateral netting agreements	-	-	-	-
Other commitments, such as formal standby facilities & credit lines, with original maturity of over 1 year	18,026,419		4,440,352	3,086,707
Other commitments, such as formal standby facilities & credit lines, with original maturity of up to 1 year	9,788,013		1,962,417	1,301,101
Any commitments that are unconditionally cancellable at any time by the bank without prior notice or that effectively provide for automatic cancellation due to deterioration in a borrower's creditworthiness	7,348,017		757,485	518,055
Unutilised credit card lines (under standardized approach)	-		-	-
Off-balance sheet exposures due to early amortisation provisions	-		-	-
<b>Total</b>	<b>73,107,365</b>	<b>697,955</b>	<b>11,256,127</b>	<b>7,796,612</b>

**Table 10a: Credit Risk Exposures (Before Credit Risk Mitigation) by Geographical Distribution as at 30 June 2012**

Exposure Class	Malaysia (RM'000)	Singapore (RM'000)	Thailand (RM'000)	Brunei (RM'000)	Total (RM'000)
<b>Exposures under Standardised Approach</b>					
<b>Sovereigns &amp; Central Banks</b>	37,689,342	1,188,370	364,226	52,470	39,294,408
<b>Public Sector Entities</b>	315,725	-	30,374	-	346,099
<b>Banks, Development Financial Institutions &amp; MDBs</b>	9,043,644	2,991,682	39,811	129,975	12,205,112
<b>Insurance Cos, Securities Firms &amp; Fund Managers</b>	-	56,750	-	-	56,750
<b>Corporates</b>	12,957,032	4,254,907	249,826	14,682	17,476,447
<b>Regulatory Retail</b>	22,784,849	1,158,214	16,121	109,993	24,069,177
<b>Residential Mortgages</b>	881,041	1,083,895	-	1,142	1,966,078
<b>Higher Risk Assets</b>	29,477	-	-	-	29,477
<b>Other Assets</b>	2,068,485	179,269	12,440	3,724	2,263,918
<b>Total Exposures under Standardised Approach</b>	<b>85,769,595</b>	<b>10,913,087</b>	<b>712,798</b>	<b>311,986</b>	<b>97,707,466</b>
<b>Exposures under IRB Approach</b>					
<b>Corporates, of which</b>	43,773,694	-	-	-	43,773,694
Corporate Exposures (excluding exposures with firm-size adjustments)	35,407,106	-	-	-	35,407,106
Corporate Exposures (with firm-size adjustments)	8,366,588	-	-	-	8,366,588
<b>Retail, of which</b>	30,824,043	-	-	-	30,824,043
Residential Mortgages	17,756,731	-	-	-	17,756,731
Qualifying Revolving Retail Exposures	2,014,921	-	-	-	2,014,921
Hire Purchase Exposures	6,468,370	-	-	-	6,468,370
Other Retail Exposures	4,584,021	-	-	-	4,584,021
<b>Total Exposures under IRB Approach</b>	<b>74,597,737</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>74,597,737</b>
<b>Total Exposures under Standardised and IRB Approaches</b>	<b>160,367,332</b>	<b>10,913,087</b>	<b>712,798</b>	<b>311,986</b>	<b>172,305,203</b>

Note : This table excludes equity exposures.

**Table 10b: Credit Risk Exposures (Before Credit Risk Mitigation) by Geographical Distribution as at 31 December 2011**

Exposure Class	Malaysia (RM'000)	Singapore (RM'000)	Thailand (RM'000)	Brunei (RM'000)	Total (RM'000)
<b>Exposures under Standardised Approach</b>					
<b>Sovereigns &amp; Central Banks</b>	38,875,587	922,568	299,010	53,580	40,150,745
<b>Public Sector Entities</b>	249,232	-	30,508	-	279,740
<b>Banks, Development Financial Institutions &amp; MDBs</b>	8,151,319	2,129,634	2,225	82,802	10,365,980
<b>Insurance Cos, Securities Firms &amp; Fund Managers</b>	90	56,544	2,010	-	58,644
<b>Corporates</b>	12,480,667	3,632,086	304,754	34,232	16,451,739
<b>Regulatory Retail</b>	20,507,330	1,080,732	23,080	99,130	21,710,272
<b>Residential Mortgages</b>	966,129	992,146	-	1,928	1,960,203
<b>Higher Risk Assets</b>	22,646	-	-	-	22,646
<b>Other Assets</b>	2,745,119	161,852	10,606	5,953	2,923,530
<b>Total Exposures under Standardised Approach</b>	<b>83,998,119</b>	<b>8,975,562</b>	<b>672,193</b>	<b>277,625</b>	<b>93,923,499</b>
<b>Exposures under IRB Approach</b>					
<b>Corporates, of which</b>	31,450,527	-	-	-	31,450,527
Corporate Exposures (excluding exposures with firm-size adjustments)	25,051,371	-	-	-	25,051,371
Corporate Exposures (with firm-size adjustments)	6,399,156	-	-	-	6,399,156
<b>Retail, of which</b>	30,685,342	-	-	-	30,685,342
Residential Mortgages	17,295,612	-	-	-	17,295,612
Qualifying Revolving Retail Exposures	2,041,395	-	-	-	2,041,395
Hire Purchase Exposures	7,343,482	-	-	-	7,343,482
Other Retail Exposures	4,004,853	-	-	-	4,004,853
<b>Total Exposures under IRB Approach</b>	<b>62,135,869</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>62,135,869</b>
<b>Total Exposures under Standardised and IRB Approaches</b>	<b>146,133,988</b>	<b>8,975,562</b>	<b>672,193</b>	<b>277,625</b>	<b>156,059,368</b>

Note : This table excludes equity exposures.

Table 11a: Credit Risk Exposures (Before Credit Risk Mitigation) by Industry Sector as at 30 June 2012

Exposure Class	Agriculture	Mining & Quarrying	Manufacturing	Electricity, Gas & Water Supply	Construction	Wholesale, Retail Trade, Restaurants & Hotels	Transport, Storage & Communication	Finance, Insurance, Real Estate & Business	Education, Health & Others	Household	Others	Total
	(RM'000)											
<b>Exposures under Standardised Approach (SA)</b>												
Sovereigns/Central Banks	11,483	-	-	-	-	-	18,708	12,210,043	19,274,218	-	7,779,956	39,294,408
Public Sector Entities	-	-	-	10,124	-	-	20,250	51,706	160,448	-	103,571	346,099
Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-	-	12,205,112	-	-	-	12,205,112
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	-	-	-	56,750	-	-	-	56,750
Corporates	193,731	23,920	1,457,757	1,648,133	1,342,071	1,130,272	826,221	7,882,105	256,371	1,722,842	993,024	17,476,447
Regulatory Retail	57,924	3,669	133,502	1,063	88,647	120,499	100,190	174,026	66,725	23,118,621	204,311	24,069,177
Residential Mortgages	-	-	-	-	-	-	-	-	-	1,966,078	-	1,966,078
Higher Risk Assets	-	-	-	-	-	-	-	29,477	-	-	-	29,477
Other Assets	-	-	-	-	-	-	-	95,864	-	-	2,168,054	2,263,918
<b>Total Exposures under SA</b>	<b>263,138</b>	<b>27,589</b>	<b>1,591,259</b>	<b>1,659,320</b>	<b>1,430,718</b>	<b>1,250,771</b>	<b>965,369</b>	<b>32,705,083</b>	<b>19,757,762</b>	<b>26,807,541</b>	<b>11,248,916</b>	<b>97,707,466</b>
<b>Exposures under IRB Approach</b>												
Corporates of which	2,841,193	343,544	11,711,856	590,656	5,458,644	5,598,358	2,814,807	12,503,785	1,896,700	934	13,217	43,773,694
Corporates (excluding exposures with firm-size adjustments)	1,793,190	306,684	9,397,026	581,960	4,595,511	2,933,237	2,407,341	11,551,821	1,826,914	883	12,539	35,407,106
Corporates (with firm-size adjustments)	1,048,003	36,860	2,314,830	8,696	863,133	2,665,121	407,466	951,964	69,786	51	678	8,366,588
Retail of which	131,318	16,819	775,840	7,312	533,020	2,202,090	165,306	637,574	94,445	26,259,551	768	30,824,043
Residential Mortgages	-	-	-	-	-	-	-	-	-	17,756,731	-	17,756,731
Qualifying Revolving Retail Exposures	-	-	-	-	-	-	-	-	-	2,014,921	-	2,014,921
Hire Purchase Exposures	-	-	-	-	-	-	-	-	-	6,468,370	-	6,468,370
Other Retail Exposures	131,318	16,819	775,840	7,312	533,020	2,202,090	165,306	637,574	94,445	19,529	768	4,584,021
<b>Total Exposures under IRB Approach</b>	<b>2,972,511</b>	<b>360,363</b>	<b>12,487,696</b>	<b>597,968</b>	<b>5,991,664</b>	<b>7,800,448</b>	<b>2,980,113</b>	<b>13,141,359</b>	<b>1,991,145</b>	<b>26,260,485</b>	<b>13,985</b>	<b>74,597,737</b>
<b>Total Exposures under SA and IRB Approaches</b>	<b>3,235,649</b>	<b>387,952</b>	<b>14,078,955</b>	<b>2,257,288</b>	<b>7,422,382</b>	<b>9,051,219</b>	<b>3,945,482</b>	<b>45,846,442</b>	<b>21,748,907</b>	<b>53,068,026</b>	<b>11,262,901</b>	<b>172,305,203</b>

Note : This table excludes equity exposures.

Table 11b: Credit Risk Exposures (Before Credit Risk Mitigation) by Industry Sector as at 31 December 2011

Exposure Class	Agriculture	Mining & Quarrying	Manufacturing	Electricity, Gas & Water Supply	Construction	Wholesale, Retail Trade, Restaurants & Hotels	Transport, Storage & Communication	Finance, Insurance, Real Estate & Business	Education, Health & Others	Household	Others	Total
	(RM'000)											
<b>Exposures under Standardised Approach (SA)</b>												
Sovereigns/Central Banks	6,964	-	-	-	-	-	9,491	11,104,925	19,155,718	-	9,873,647	40,150,745
Public Sector Entities	-	-	-	10,169	-	-	20,339	826	96,215	-	152,191	279,740
Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-	-	10,365,980	-	-	-	10,365,980
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	-	-	-	58,644	-	-	-	58,644
Corporates	155,181	27,694	1,217,414	1,360,049	1,113,522	1,060,629	698,798	5,681,288	299,728	1,692,117	3,145,319	16,451,739
Regulatory Retail	53,264	4,183	135,491	1,152	93,474	124,007	122,741	142,689	84,879	20,935,055	13,337	21,710,272
Residential Mortgages	-	-	-	-	-	-	-	-	-	1,960,203	-	1,960,203
Higher Risk Assets	-	-	-	-	-	-	-	22,646	-	-	-	22,646
Other Assets	-	-	-	-	-	-	-	47,923	-	-	2,875,607	2,923,530
<b>Total Exposures under SA</b>	<b>215,409</b>	<b>31,877</b>	<b>1,352,905</b>	<b>1,371,370</b>	<b>1,206,996</b>	<b>1,184,636</b>	<b>851,369</b>	<b>27,424,921</b>	<b>19,636,540</b>	<b>24,587,375</b>	<b>16,060,101</b>	<b>93,923,499</b>
<b>Exposures under IRB Approach</b>												
Corporates of which	2,047,110	128,377	8,057,314	269,783	5,593,805	4,120,347	2,916,202	6,962,681	1,349,783	1,103	4,022	31,450,527
Corporates (excluding exposures with firm-size adjustments)	1,249,511	103,162	6,355,296	262,083	4,883,241	2,038,973	2,568,671	6,310,277	1,276,702	250	3,205	25,051,371
Corporates (with firm-size adjustments)	797,599	25,215	1,702,018	7,700	710,564	2,081,374	347,531	652,404	73,081	853	817	6,399,156
Retail of which	130,881	16,111	726,873	4,014	484,074	2,010,173	146,045	362,361	96,792	26,706,950	1,068	30,685,342
Residential Mortgages	-	-	-	-	-	-	-	-	-	17,295,612	-	17,295,612
Qualifying Revolving Retail Exposures	-	-	-	-	-	-	-	-	-	2,041,395	-	2,041,395
Hire Purchase Exposures	-	-	-	-	-	-	-	-	-	7,343,482	-	7,343,482
Other Retail Exposures	130,881	16,111	726,873	4,014	484,074	2,010,173	146,045	362,361	96,792	26,461	1,068	4,004,853
<b>Total Exposures under IRB Approach</b>	<b>2,177,991</b>	<b>144,488</b>	<b>8,784,187</b>	<b>273,797</b>	<b>6,077,879</b>	<b>6,130,520</b>	<b>3,062,247</b>	<b>7,325,042</b>	<b>1,446,575</b>	<b>26,708,053</b>	<b>5,090</b>	<b>62,135,869</b>
<b>Total Exposures under SA and IRB Approaches</b>	<b>2,393,400</b>	<b>176,365</b>	<b>10,137,092</b>	<b>1,645,167</b>	<b>7,284,875</b>	<b>7,315,156</b>	<b>3,913,616</b>	<b>34,749,963</b>	<b>21,083,115</b>	<b>51,295,428</b>	<b>16,065,191</b>	<b>156,059,368</b>

Note : This table excludes equity exposures.

Table 12a: Credit Risk Exposures (Before Credit Risk Mitigation) by Maturity as at 30 June 2012

Exposure Class	One year or less (RM'000)	More than one to five years (RM'000)	Over five years (RM'000)	Total (RM'000)
<b>Exposures under Standardised Approach</b>				
Sovereigns & Central Banks	12,013,687	6,328,549	20,952,172	39,294,408
Public Sector Entities	84,702	20,476	240,921	346,099
Banks, Development Financial Institutions & MDBs	7,573,919	3,089,954	1,541,239	12,205,112
Insurance Cos, Securities Firms & Fund Managers	5,747	51,003	-	56,750
Corporates	5,535,181	7,283,603	4,657,663	17,476,447
Regulatory Retail	3,171,980	4,132,390	16,764,807	24,069,177
Residential Mortgages	796,221	39,331	1,130,526	1,966,078
Higher Risk Assets	29,477	-	-	29,477
Other Assets	106,781	8,913	2,148,224	2,263,918
<b>Total Exposures under Standardised Approach</b>	<b>29,317,695</b>	<b>20,954,219</b>	<b>47,435,552</b>	<b>97,707,466</b>
<b>Exposures under IRB Approach</b>				
Corporates, of which	31,295,769	7,081,836	5,396,089	43,773,694
Corporates (excluding exposures with firm-size adjustments)	25,800,948	6,211,711	3,394,447	35,407,106
Corporates (with firm-size adjustments)	5,494,821	870,125	2,001,642	8,366,588
Retail, of which	5,179,662	3,374,957	22,269,424	30,824,043
Residential Mortgages	20,994	288,148	17,447,589	17,756,731
Qualifying Revolving Retail Exposures	2,014,921	-	-	2,014,921
Hire Purchase Exposures	96,517	2,416,780	3,955,073	6,468,370
Other Retail Exposures	3,047,230	670,029	866,762	4,584,021
<b>Total Exposures under IRB Approach</b>	<b>36,475,431</b>	<b>10,456,793</b>	<b>27,665,513</b>	<b>74,597,737</b>
<b>Total Exposures under Standardised and IRB Approaches</b>	<b>65,793,126</b>	<b>31,411,012</b>	<b>75,101,065</b>	<b>172,305,203</b>

Note : This table excludes equity exposures.

**Table 12b: Credit Risk Exposures (Before Credit Risk Mitigation) by Maturity as at 31 December 2011**

Exposure Class	One year or less (RM'000)	More than one to five years (RM'000)	Over five years (RM'000)	Total (RM'000)
<b>Exposures under Standardised Approach</b>				
<b>Sovereigns &amp; Central Banks</b>	14,740,766	6,165,706	19,244,273	40,150,745
<b>Public Sector Entities</b>	84,321	10,568	184,851	279,740
<b>Banks, Development Financial Institutions &amp; MDBs</b>	7,435,531	1,673,676	1,256,773	10,365,980
<b>Insurance Cos, Securities Firms &amp; Fund Managers</b>	3,123	55,431	90	58,644
<b>Corporates</b>	5,622,424	6,403,897	4,425,418	16,451,739
<b>Regulatory Retail</b>	3,540,793	2,995,296	15,174,183	21,710,272
<b>Residential Mortgages</b>	846,835	42,635	1,070,733	1,960,203
<b>Higher Risk Assets</b>	22,646	-	-	22,646
<b>Other Assets</b>	60,245	8,991	2,854,294	2,923,530
<b>Total Exposures under Standardised Approach</b>	<b>32,356,684</b>	<b>17,356,200</b>	<b>44,210,615</b>	<b>93,923,499</b>
<b>Exposures under IRB Approach</b>				
<b>Corporates, of which</b>	24,455,341	3,295,747	3,699,439	31,450,527
Corporates (excluding exposures with firm-size adjustments)	20,474,874	2,640,580	1,935,917	25,051,371
Corporates (with firm-size adjustments)	3,980,467	655,167	1,763,522	6,399,156
<b>Retail, of which</b>	4,771,819	3,386,219	22,527,304	30,685,342
Residential Mortgages	23,872	300,652	16,971,088	17,295,612
Qualifying Revolving Retail Exposures	2,041,395	-	-	2,041,395
Hire Purchase Exposures	89,623	2,489,322	4,764,537	7,343,482
Other Retail Exposures	2,616,929	596,245	791,679	4,004,853
<b>Total Exposures under IRB Approach</b>	<b>29,227,160</b>	<b>6,681,966</b>	<b>26,226,743</b>	<b>62,135,869</b>
<b>Total Exposures under Standardised and IRB Approaches</b>	<b>61,583,844</b>	<b>24,038,166</b>	<b>70,437,358</b>	<b>156,059,368</b>

Note : This table excludes equity exposures.

**Table 13a: Portfolios under the Standardised Approach by Risk-Weights as at 30 June 2012**

Exposures Class	Exposure after CRM (RM'000)							Total Exposures (RM'000)
	Risk Weight (%)							
	0%	20%	35%	50%	75%	100%	150%	
Sovereigns & Central Banks	38,950,723	283,833	-	7,382	-	52,470	-	39,294,408
Public Sector Entities	-	315,385	-	30,374	-	-	-	345,759
Banks, Development Financial Institutions & MDBs	-	8,131,349	-	3,983,661	-	90,102	-	12,205,112
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	-	56,750	-	56,750
Corporates	48,239	4,580,040	-	448,361	-	11,452,495	120,569	16,649,704
Regulatory Retail	37,091	5,713	-	35,468	17,643,862	510,424	126,278	18,358,836
Residential Mortgages	-	-	1,915,564	38,480	-	-	-	1,954,044
Higher Risk Assets	-	-	-	-	-	-	29,477	29,477
Other Assets	779,499	96,287	-	-	-	1,388,132	-	2,263,918
Equity	-	-	-	-	-	341,043	2,444	343,487
<b>Total Exposures after Credit Risk Mitigation (RM'000)</b>	<b>39,815,552</b>	<b>13,412,607</b>	<b>1,915,564</b>	<b>4,543,726</b>	<b>17,643,862</b>	<b>13,891,416</b>	<b>278,768</b>	<b>91,501,495</b>
<b>Total Risk-Weighted Assets (RM'000)</b>	<b>-</b>	<b>2,682,522</b>	<b>670,447</b>	<b>2,271,863</b>	<b>13,232,897</b>	<b>13,891,416</b>	<b>418,152</b>	<b>33,167,297</b>

**Table 13b: Portfolios under the Standardised Approach by Risk-Weights as at 31 December 2011**

Exposures Class	Exposure after CRM (RM'000)							Total Exposures (RM'000)
	Risk Weight (%)							
	0%	20%	35%	50%	75%	100%	150%	
Sovereigns & Central Banks	39,639,720	446,530	-	-	-	64,495	-	40,150,745
Public Sector Entities	-	248,992	-	30,508	-	-	-	279,500
Banks, Development Financial Institutions & MDBs	-	8,214,314	-	2,121,597	-	30,069	-	10,365,980
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	-	58,644	-	58,644
Corporates	35,304	4,114,758	-	318,544	-	11,044,525	256,360	15,769,491
Regulatory Retail	25,031	1,099	-	40,114	16,125,273	242,291	240,168	16,673,976
Residential Mortgages	-	-	1,897,444	49,739	-	-	-	1,947,183
Higher Risk Assets	-	-	-	-	-	-	22,646	22,646
Other Assets	814,353	47,923	-	-	-	2,061,254	-	2,923,530
Equity	-	-	-	-	-	341,240	23	341,263
<b>Total Exposures after Credit Risk Mitigation (RM'000)</b>	<b>40,514,408</b>	<b>13,073,616</b>	<b>1,897,444</b>	<b>2,560,502</b>	<b>16,125,273</b>	<b>13,842,518</b>	<b>519,197</b>	<b>88,532,958</b>
<b>Total Risk-Weighted Assets (RM'000)</b>	<b>-</b>	<b>2,614,723</b>	<b>664,105</b>	<b>1,280,251</b>	<b>12,093,955</b>	<b>13,842,518</b>	<b>778,796</b>	<b>31,274,348</b>

Table 14a: Rated Exposures According to Ratings by ECAIs as at 30 June 2012

Ratings of Corporates by Approved ECAIs	Moody's	Aaa to Aa3	A1 to A3	Baa1 to Ba3	B1 to C	Unrated	
	S&P	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated	
	Fitch	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated	
	RAM	AAA to AA3	A1 to A3	BBB1 to BB3	B to D	Unrated	
	MARC	AAA to AA-	A+ to A-	BBB+ to BB-	B1 to D	Unrated	
	R&I	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated	
<b>On &amp; Off - Balance Sheet Exposures</b>							
Public Sector Entities (RM'000)		-	-	-	-	345,759	
Insurance Cos, Securities Firms & Fund Managers (RM'000)		-	-	-	-	56,750	
Corporates (RM'000)		4,562,950	331,493	89,333	-	11,665,928	
Short Term Ratings of Corporates by Approved ECAIs	Moody's	P-1	P-2	P-3	Others	Unrated	
	S&P	A-1	A-2	A-3	Others	Unrated	
	Fitch	F1+, F1	F2	F3	B to D	Unrated	
	RAM	P-1	P-2	P-3	NP	Unrated	
	MARC	MARC-1	MARC-2	MARC-3	MARC-4	Unrated	
	R&I	a-1+, a-1	a-2	a-3	b, c	Unrated	
<b>On &amp; Off - Balance Sheet Exposures</b>							
Corporates (RM'000)		-	-	-	-	-	
Ratings of Sovereigns and Central Banks by Approved ECAIs	Moody's	Aaa to Aa3	A1 to A3	Baa1 to Baa3	Ba1 to B3	Caa1 to C	Unrated
	S&P	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	Fitch	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	R&I	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to C	Unrated
<b>On &amp; Off - Balance Sheet Exposures</b>							
Sovereigns and Central Banks (RM'000)		909,862	37,960,467	371,608	-	-	52,471
Ratings of Banking Institutions by Approved ECAIs	Moody's	Aaa to Aa3	A1 to A3	Baa1 to Baa3	Ba1 to B3	Caa1 to C	Unrated
	S&P	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	Fitch	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	RAM	AAA to AA3	A1 to A3	BBB1 to BBB3	BB1 to B3	C1 to D	Unrated
	MARC	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	C+ to D	Unrated
	R&I	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to C	Unrated
<b>On &amp; Off - Balance Sheet Exposures</b>							
Banks, MDBs and DFIs (RM'000)		3,979,029	3,236,687	1,950,415	158,823	-	2,880,158

Table 14b: Rated Exposures According to Ratings by ECAs as at 31 December 2011

Ratings of Corporates by Approved ECAs	Moody's	Aaa to Aa3	A1 to A3	Baa1 to Ba3	B1 to C	Unrated	
	S&P	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated	
	Fitch	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated	
	RAM	AAA to AA3	A1 to A3	BBB1 to BB3	B to D	Unrated	
	MARC	AAA to AA-	A+ to A-	BBB+ to BB-	B1 to D	Unrated	
	R&I	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated	
<b>On &amp; Off - Balance Sheet Exposures</b>							
Public Sector Entities (RM'000)		-	-	-	-	279,500	
Insurance Cos, Securities Firms & Fund Managers (RM'000)		-	-	-	-	58,644	
Corporates (RM'000)		4,109,534	271,240	109,072	58,478	11,221,167	
Short Term Ratings of Corporates by Approved ECAs	Moody's	P-1	P-2	P-3	Others	Unrated	
	S&P	A-1	A-2	A-3	Others	Unrated	
	Fitch	F1+, F1	F2	F3	B to D	Unrated	
	RAM	P-1	P-2	P-3	NP	Unrated	
	MARC	MARC-1	MARC-2	MARC-3	MARC-4	Unrated	
	R&I	a-1+, a-1	a-2	a-3	b, c	Unrated	
<b>On &amp; Off - Balance Sheet Exposures</b>							
Corporates (RM'000)		-	-	-	-	-	
Ratings of Sovereigns and Central Banks by Approved ECAs	Moody's	Aaa to Aa3	A1 to A3	Baa1 to Baa3	Ba1 to B3	Caa1 to C	Unrated
	S&P	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	Fitch	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	R&I	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to C	Unrated
<b>On &amp; Off - Balance Sheet Exposures</b>							
Sovereigns and Central Banks (RM'000)		633,241	39,350,353	102,757	10,814	-	53,580
Ratings of Banking Institutions by Approved ECAs	Moody's	Aaa to Aa3	A1 to A3	Baa1 to Baa3	Ba1 to B3	Caa1 to C	Unrated
	S&P	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	Fitch	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	RAM	AAA to AA3	A1 to A3	BBB1 to BBB3	BB1 to B3	C1 to D	Unrated
	MARC	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	C+ to D	Unrated
	R&I	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to C	Unrated
<b>On &amp; Off - Balance Sheet Exposures</b>							
Banks, MDBs and DFIs (RM'000)		3,286,295	2,657,428	865,778	474	-	3,556,005

**Table 15a: Credit Risk Mitigation of Portfolios under the Standardised Approach as at 30 June 2012**

Exposure Class	Exposures Before Credit Risk Mitigation (RM'000)	Exposures Covered by Guarantees / Credit Derivatives (RM'000)	Exposures Covered by Eligible Financial Collateral (RM'000)
<b>Credit Risk</b>			
<b>On-Balance Sheet Exposures</b>			
Sovereigns and Central Banks	38,865,665	2,901,119	-
Public Sector Entities	325,107	-	-
Banks, Development Financial Institutions & MDBs	10,689,653	-	-
Insurance Companies, Securities Firms & Fund Managers	-	-	-
Corporates	15,080,438	5,201	682,978
Regulatory Retail	21,689,986	-	5,419,388
Residential Mortgages	1,536,155	-	8,320
Higher Risk Assets	-	-	-
Other Assets	2,254,593	48,427	-
Equity Exposures	340,995	-	-
Defaulted Exposures	763,086	-	21,913
<b>Total On-Balance Sheet Exposures</b>	<b>91,545,678</b>	<b>2,954,747</b>	<b>6,132,599</b>
<b>Off-Balance Sheet Exposures</b>			
OTC Derivatives	1,636,358	-	-
Credit Derivatives	-	-	-
Off balance sheet exposures other than OTC Derivatives or Credit Derivatives	4,868,568	57,758	480,190
Defaulted Exposures	349	-	-
<b>Total Off-Balance Sheet Exposures</b>	<b>6,505,275</b>	<b>57,758</b>	<b>480,190</b>
<b>Total On and Off-Balance Sheet Exposures</b>	<b>98,050,953</b>	<b>3,012,505</b>	<b>6,612,789</b>

**Table 15b: Credit Risk Mitigation of Portfolios under the Standardised Approach as at 31 December 2011**

Exposure Class	Exposures Before Credit Risk Mitigation (RM'000)	Exposures Covered by Guarantees / Credit Derivatives (RM'000)	Exposures Covered by Eligible Financial Collateral (RM'000)
<b>Credit Risk</b>			
<b>On-Balance Sheet Exposures</b>			
Sovereigns and Central Banks	39,892,316	224,429	-
Public Sector Entities	263,768	-	-
Banks, Development Financial Institutions & MDBs	9,263,705	-	-
Insurance Companies, Securities Firms & Fund Managers	90	-	-
Corporates	14,360,205	4,110	538,865
Regulatory Retail	19,920,806	-	4,698,035
Residential Mortgages	1,520,091	-	9,006
Higher Risk Assets	-	-	-
Other Assets	2,912,323	100	-
Equity Exposures	339,031	-	-
Defaulted Exposures	829,654	-	42,321
<b>Total On-Balance Sheet Exposures</b>	<b>89,301,989</b>	<b>228,639</b>	<b>5,288,227</b>
<b>Off-Balance Sheet Exposures</b>			
OTC Derivatives	1,300,870	-	-
Credit Derivatives	-	-	-
Off balance sheet exposures other than OTC Derivatives or Credit Derivatives	3,661,576	25,487	483,903
Defaulted Exposures	327	-	-
<b>Total Off-Balance Sheet Exposures</b>	<b>4,962,773</b>	<b>25,487</b>	<b>483,903</b>
<b>Total On and Off-Balance Sheet Exposures</b>	<b>94,264,762</b>	<b>254,126</b>	<b>5,772,130</b>

**Table 16a: Credit Risk Mitigation of Portfolios under the IRB Approach as at 30 June 2012**

Exposure Class	Exposures Before Credit Risk Mitigation (RM'000)	Exposures Covered by Guarantees / Credit Derivatives (RM'000)	Exposures Covered by Eligible Financial Collateral (RM'000)	Exposures Covered by Other Eligible Collateral (RM'000)
<b>Credit Risk</b>				
<b>On-Balance Sheet Exposures</b>				
<b>Corporates</b> , of which	<b>28,701,724</b>	<b>145,036</b>	<b>1,409,203</b>	<b>7,812,382</b>
Corporate Exposures (excluding exposures with firm-size adjustments)	23,444,563	145,036	763,746	5,286,051
Corporate Exposures (with firm-size adjustments)	5,257,161	-	645,457	2,526,331
<b>Retail</b> , of which	<b>27,499,760</b>	<b>-</b>	<b>8</b>	<b>3,794</b>
Residential Mortgages	16,217,546	-	-	-
Qualifying Revolving Retail Exposures	1,473,759	-	-	-
Hire Purchase Exposures	6,329,573	-	-	-
Other Retail Exposures	3,478,882	-	8	3,794
<b>Defaulted Exposures</b>	<b>2,503,146</b>	<b>-</b>	<b>63,729</b>	<b>260,574</b>
<b>Total On-Balance Sheet Exposures</b>	<b>58,704,630</b>	<b>145,036</b>	<b>1,472,940</b>	<b>8,076,750</b>
<b>Off-Balance Sheet Exposures</b>				
OTC Derivatives	-	-	-	-
Off-balance sheet exposures other than OTC Derivatives or Credit Derivatives	15,867,807	36,319	833,033	3,125,590
Defaulted Exposures	25,300	-	1,667	9,830
<b>Total Off-Balance Sheet Exposures</b>	<b>15,893,107</b>	<b>36,319</b>	<b>834,700</b>	<b>3,135,420</b>
<b>Total On and Off-Balance Sheet Exposures</b>	<b>74,597,737</b>	<b>181,355</b>	<b>2,307,640</b>	<b>11,212,170</b>

**Table 16b: Credit Risk Mitigation of Portfolios under the IRB Approach as at 31 December 2011**

Exposure Class	Exposures Before Credit Risk Mitigation (RM'000)	Exposures Covered by Guarantees / Credit Derivatives (RM'000)	Exposures Covered by Eligible Financial Collateral (RM'000)	Exposures Covered by Other Eligible Collateral (RM'000)
<b>Credit Risk</b>				
<b>On-Balance Sheet Exposures</b>				
<b>Corporates</b> , of which	<b>24,841,372</b>	<b>170,359</b>	<b>1,030,455</b>	<b>8,745,958</b>
Corporate Exposures (excluding exposures with firm-size adjustments)	19,964,316	170,359	426,531	6,206,586
Corporate Exposures (with firm-size adjustments)	4,877,056	-	603,924	2,539,372
<b>Retail</b> , of which	<b>27,755,691</b>	<b>-</b>	<b>-</b>	<b>5,511</b>
Residential Mortgages	15,826,042	-	-	-
Qualifying Revolving Retail Exposures	1,473,727	-	-	-
Hire Purchase Exposures	7,180,842	-	-	-
Other Retail Exposures	3,275,080	-	-	5,511
<b>Defaulted Exposures</b>	<b>2,758,302</b>	<b>-</b>	<b>80,355</b>	<b>379,069</b>
<b>Total On-Balance Sheet Exposures</b>	<b>55,355,365</b>	<b>170,359</b>	<b>1,110,810</b>	<b>9,130,538</b>
<b>Off-Balance Sheet Exposures</b>				
OTC Derivatives	-	-	-	-
Off-balance sheet exposures other than OTC Derivatives or Credit Derivatives	6,746,462	10,692	578,380	1,192,961
Defaulted Exposures	34,042	-	2,477	17,589
<b>Total Off-Balance Sheet Exposures</b>	<b>6,780,504</b>	<b>10,692</b>	<b>580,857</b>	<b>1,210,550</b>
<b>Total On and Off-Balance Sheet Exposures</b>	<b>62,135,869</b>	<b>181,051</b>	<b>1,691,667</b>	<b>10,341,088</b>

**Table 17a: Impaired, Past Due Loans / Financing and Provision for Impairment by Industry Sector as at 30 June 2012**

Industry Sector	Impaired Loans and Advances/ Financing (RM'000)	Past Due Loans / Financing (RM'000)	Individual Impairment Provision (RM'000)	Collective Impairment Provision (RM'000)	Charges / (Write- back) for Individual Impairment Provision (RM'000)	Write-Offs (RM'000)
Agriculture	80,255	12,382	27,497		5,512	344
Mining & Quarrying	26,429	8,137	4,309		(2,143)	-
Manufacturing	664,434	111,357	315,437		18,582	45,537
Electricity, Gas & Water Supply	-	114	-		(80)	-
Construction	350,295	54,244	200,727		17,514	9,308
Wholesale, Retail Trade, Restaurants & Hotels	295,051	76,954	139,200		16,054	4,531
Transport, Storage & Communication	125,548	71,034	26,653		3,470	490
Finance, Insurance, Real Estate & Business	449,937	62,491	156,305		45,849	849
Education & Health	7,377	10,645	195		(1,043)	2
Household	1,456,149	4,939,482	18,028		(7)	130,527
Others	3,579	-	-		628	2,087
<b>Total</b>	<b>3,459,054</b>	<b>5,346,840</b>	<b>888,351</b>	<b>1,512,291</b>	<b>104,336</b>	<b>193,675</b>

**Table 17b: Impaired, Past Due Loans / Financing and Provision for Impairment by Industry Sector Restated as at 31 December 2011\*\***

Industry Sector	Impaired Loans and Advances/ Financing (RM'000)	Past Due Loans / Financing (RM'000)	Individual Impairment Provision (RM'000)	Collective Impairment Provision (RM'000)	Charges / (Write- back) for Individual Impairment Provision (RM'000)	Write-Offs (RM'000)
Agriculture	57,283	32,642	30,586		13,873	17,536
Mining & Quarrying	26,216	4,027	826		5,807	1,094
Manufacturing	610,375	127,263	257,604		74,554	124,565
Electricity, Gas & Water Supply	2,950	29	81		2,421	339
Construction	237,190	84,735	98,705		(12,180)	5,247
Wholesale, Retail Trade, Restaurants & Hotels	318,447	119,975	113,883		16,974	290,973
Transport, Storage & Communication	113,777	78,444	27,789		18,118	2,334
Finance, Insurance, Real Estate & Business	455,714	66,153	113,883		(2,906)	2,795
Education & Health	64,460	13,387	4,945		(3,177)	3,455
Household	1,595,688	5,395,886	164,200		(6,373)	19,965
Others	11,231	-	-		3,303	81,640
<b>Total</b>	<b>3,493,331</b>	<b>5,922,541</b>	<b>812,502</b>	<b>1,566,152</b>	<b>110,414</b>	<b>549,943</b>

\*\* Comparatives as at 31 December 2011 have been restated in the current year's presentation. This is due to the changes in accounting policies arising from the adoption of MFRS 139.

**Table 18a: Impaired, Past Due Loans/ Financing and Provision for Impairment by Geographical Distribution as at 30 June 2012**

Geographical Distribution	Impaired Loans and Advances (RM'000)	Past Due Loans / Financing (RM'000)	Individual Impairment Provision (RM'000)	Collective Impairment Provision (RM'000)
Malaysia	3,360,131	5,227,202	844,870	1,489,454
Singapore	68,139	90,203	33,381	19,430
Thailand	22,489	17,357	8,767	2,084
Brunei	8,295	12,078	1,333	1,323
<b>Total</b>	<b>3,459,054</b>	<b>5,346,840</b>	<b>888,351</b>	<b>1,512,291</b>

**Table 18b: Impaired, Past Due Loans/ Financing and Provision for Impairment by Geographical Distribution Restated as at 31 December 2011\*\***

Geographical Distribution	Impaired Loans and Advances (RM'000)	Past Due Loans / Financing (RM'000)	Individual Impairment Provision (RM'000)	Collective Impairment Provision (RM'000)
Malaysia	3,396,765	5,268,177	771,683	1,549,271
Singapore	66,581	570,197	29,917	12,061
Thailand	22,440	57,922	9,530	3,154
Brunei	7,545	26,245	1,372	1,666
<b>Total</b>	<b>3,493,331</b>	<b>5,922,541</b>	<b>812,502</b>	<b>1,566,152</b>

\*\* Comparatives as at 31 December 2011 have been restated in the current year's presentation. This is due to the changes in accounting policies arising from the adoption of MFRS 139.

**Table 19a: Reconciliation of Changes to Loan Impairment Provisions as at 30 June 2012**

Impairment Provision Details	Individual Impairment Provision (RM'000)	Collective Impairment Provision (RM'000)
<b>Opening Balance</b>	812,502	1,657,809
Effect on full adoption of MFRS 139	-	(91,657)
Net Allowance Made	104,336	110,531
Reclassification	21,219	(21,219)
Amount Written-Off	(50,037)	(143,638)
Transfer to impairment of Investment securities	(643)	-
Exchange Difference	974	465
<b>Closing Balance</b>	<b>888,351</b>	<b>1,512,291</b>

**Table 19b: Reconciliation of Changes to Loan Impairment Provisions Restated as at 31 December 2011\*\***

Impairment Provision Details	Individual Impairment Provision (RM'000)	Collective Impairment Provision (RM'000)
<b>Opening Balance</b>	854,899	1,625,609
Effect on full adoption of MFRS 139	-	191,580
Net Allowance Made	110,414	143,615
Reclassification	1,786	(1,786)
Amount Written-Off	(155,552)	(394,391)
Exchange Difference	955	1,525
<b>Closing Balance</b>	<b>812,502</b>	<b>1,566,152</b>

\*\* Comparatives as at 31 December 2011 have been restated in the current year's presentation. This is due to the changes in accounting policies arising from the adoption of MFRS 139.

**Table 20a: Market Risk-Weighted Assets and Capital Charge as at 30 June 2012**

Market Risk	Long Position (RM'000)	Short Position (RM'000)	RWA (RM'000)	Capital Charge (RM'000)
Interest Rate Risk	33,691,750	32,366,618	541,169	43,293
Foreign Currency Risk	1,402,813	92,449	1,421,495	113,720
<b>Total</b>			<b>1,962,664</b>	<b>157,013</b>

**Table 20b: Market Risk-Weighted Assets and Capital Charge as at 31 December 2011**

Market Risk	Long Position (RM'000)	Short Position (RM'000)	RWA (RM'000)	Capital Charge (RM'000)
Interest Rate Risk	34,948,095	34,192,723	1,174,670	93,974
Foreign Currency Risk	1,289,791	17,095	1,303,806	104,304
<b>Total</b>			<b>2,478,476</b>	<b>198,278</b>

Note:

As at 30 June 2012 and 31 December 2011, RHB Bank Group did not have any exposure under

- equity risk, commodity risk, inventory risk and options risk, and
- market risk exposure absorbed by PSIA.

**Table 21a: Equity Exposures in the Banking Book as at 30 June 2012**

Equity Type	Gross Credit Exposures (RM'000)	Risk-Weighted Assets (RM'000)
Publicly traded		
- Holdings of equity investments	5,032	6,248
Privately held		
- For socio-economic purposes	337,584	337,584
- For non socio-economic purpose	11	17
Other equity	860	860
<b>Total</b>	<b>343,487</b>	<b>344,709</b>
	(RM'000)	
Cumulative Realised Gains / (Loss) from Sale and Liquidation	-	
Total Gains / Loss	199,642	

**Table 21b: Equity Exposures in the Banking Book as at 31 December 2011**

Equity Type	Gross Credit Exposures (RM'000)	Risk-Weighted Assets (RM'000)
Publicly traded		
- Holdings of equity investments	3,782	3,782
Privately held		
- For socio-economic purposes	336,598	336,598
- For non socio-economic purpose	23	35
Other equity	860	860
<b>Total</b>	<b>341,263</b>	<b>341,275</b>
	(RM'000)	
Cumulative Realised Gains / (Loss) from Sale and Liquidation	500	
Total Gains / Loss	200,418	

**Table 22a: Interest Rate Risk / Rate of Return Risk in the Banking Book as at 30 June 2012**

Currency	Impact on Position as at Reporting Period (100 basis points) Parallel Shift			
	Increase / (Decline) in Earnings (RM'000)		Increase / (Decline) in Economic Value <sup>2</sup> (RM'000)	
	Impact based on +100 basis points	Impact based on -100 basis points	Impact based on +100 basis points	Impact based on -100 basis points
MYR	70,596	(70,596)	(1,336,309)	1,336,309
USD	(15,735)	15,735	(19,087)	19,087
Others <sup>3</sup>	(3,355)	3,355	(32,786)	32,786
<b>Total</b>	<b>51,506</b>	<b>(51,506)</b>	<b>(1,388,182)</b>	<b>1,388,182</b>

Note:

- 1) The EAR and EVE of RHB Bank and Islamic Bank was aggregated which does not take account for the correlation impact between the two entities.
- 2) For year 2012, we adopted the IRBB risk weights prescribed by Basel, previously the risk weights used was base on BNM's concept paper. In addition, for economic value exposure we have assume that all interest sensitive position that of indeterminate maturity are classified under 1 month bucket, resulting in a more conservative approach being adopted.
- 3) Inclusive of GBP, EUR, SGD, etc

**Table 22b: Interest Rate Risk / Rate of Return Risk in the Banking Book as at 31 December 2011**

Currency	Impact on Position as at Reporting Period (100 basis points) Parallel Shift			
	Increase / (Decline) in Earnings (RM'000)		Increase / (Decline) in Economic Value (RM'000)	
	Impact based on +100 basis points	Impact based on -100 basis points	Impact based on +100 basis points	Impact based on -100 basis points
MYR	70,452	(70,452)	(1,234,598)	1,234,598
USD	(11,963)	11,963	(24,396)	24,396
Others*	(306)	306	(26,398)	26,398
<b>Total</b>	<b>58,183</b>	<b>(58,183)</b>	<b>(1,285,392)</b>	<b>1,285,392</b>

Note: \* Inclusive of GBP, EUR, SGD, etc

**Table 23a: Operational Risk-Weighted Assets and Capital Charge as at 30 June 2012**

Operational Risk	RHB Bank Group (RM'000)	RHB Bank Berhad (RM'000)	RHB Islamic Bank (RM'000)
Risk-Weighted Assets	7,816,048	7,136,506	651,718
Risk Capital Charge	625,284	570,920	52,137

**Table 23b: Operational Risk-Weighted Assets and Capital Charge as at 31 December 2011**

Operational Risk	RHB Bank Group (RM'000)	RHB Bank Berhad (RM'000)	RHB Islamic Bank (RM'000)
Risk-Weighted Assets	7,585,528	6,939,645	608,028
Risk Capital Charge	606,842	555,172	48,642